

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: WILLIAMS, STEVEN A
WILLIAMS, JACQUELINE R

§ Case No. 04-75421

§
§
§

Debtors

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on November 01, 2004. The undersigned trustee was appointed on November 01, 2004.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 6,753.71

Funds were disbursed in the following amounts:

Administrative expenses	\$ <u>14.56</u>
Payments to creditors	\$ <u>0.00</u>
Non-estate funds paid to 3rd Parties	\$ <u>0.00</u>
Exemptions paid to the debtor	\$ <u>0.00</u>
Leaving a balance on hand of	\$ <u>6,739.15</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 04/07/2005. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,425.37. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,425.37, for a total compensation of \$1,425.37. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$517.24, for total expenses of \$517.24.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/07/2009 By: /s/JOSEPH D. OLSEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 04-75421

Case Name: WILLIAMS, STEVEN A

WILLIAMS, JACQUELINE R

Period Ending: 07/07/09

Trustee: (330400) JOSEPH D. OLSEN

Filed (f) or Converted (c): 11/01/04 (f)

§341(a) Meeting Date: 12/06/04

Claims Bar Date: 04/07/05

1	2	3	4	5	6
Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate
1	REAL ESTATE	107,000.00	0.00	DA	0.00
2	CASH/DEPOSITS	200.00	0.00	DA	0.00
3	HOUSEHOLD GOODS/CLOTHING	3,400.00	0.00	DA	0.00
4	INSURANCE	0.00	0.00	DA	0.00
5	PENSION	7,000.00	0.00	DA	0.00
6	ACCOUNT RECEIVABLE	5,000.00	5,580.79		6,688.05
7	VEHICLES	12,000.00	0.00	DA	0.00
Int	INTEREST (u)	Unknown	N/A		65.66
8	Assets Totals (Excluding unknown values)	\$134,600.00	\$5,580.79		\$6,753.71 \$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2005

Current Projected Date Of Final Report (TFR): July 6, 2009 (Actual)

Cash Receipts And Disbursements Record

Form 2

Trans.	2	3	4	5	6	7
Date	Check # / (Ref #) /	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$
					Money Market	Account Balance
01/27/05	(6)	Dale Kotreski	House pymt for 2/05	1121-000	143.35	143.35
02/22/05	(6)	Dale Kotreski	House pymt 3/05	1121-000	143.35	286.70
02/28/05	(6)	Dale Kotreski	Interest posting at 0.3500%	1270-000	0.04	286.74
03/1/05	(6)	JPMORGAN CHASE BANK	Interest posting at 0.3500%	1121-000	0.11	530.56
04/25/05	(6)	Dale Kotreski	monthly pymt of rents	1121-000	143.35	673.91
04/29/05	(6)	JPMORGAN CHASE BANK	Interest posting at 0.3500%	1270-000	0.16	674.07
05/31/05	(6)	Dale Kotreski	pymt of monthly rent	1121-000	143.35	817.42
06/30/05	(6)	JPMORGAN CHASE BANK	Interest posting at 0.3500%	1270-000	0.20	817.62
07/27/05	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	961.23
07/29/05	(6)	JPMORGAN CHASE BANK	Interest posting at 0.4500%	1270-000	0.33	1,104.58
08/24/05	(6)	Dale Kotreski	Septl house pymt	1121-000	143.35	1,248.69
08/31/05	(6)	JPMORGAN CHASE BANK	Interest posting at 0.4500%	1270-000	0.43	1,248.26
09/30/05	(6)	JPMORGAN CHASE BANK	Interest posting at 0.5000%	1270-000	0.50	1,392.04
10/18/05	(6)	Dale Kotreski	mo. pymt	1121-000	143.35	1,392.54
10/31/05	(6)	JPMORGAN CHASE BANK	Interest posting at 0.5500%	1270-000	0.63	1,536.52
11/16/05	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	1,679.87
11/30/05	(6)	JPMORGAN CHASE BANK	Interest posting at 0.5500%	1270-000	0.72	1,679.87
12/14/05	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	1,823.94
12/20/05	(6)	JPMORGAN CHASE BANK	Interest posting at 0.6500%	1270-000	0.87	1,824.81
01/13/06	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	1,968.16
01/19/06	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	1,968.16
02/24/06	(6)	Dale Kotreski	Interest posting at 0.7000%	1270-000	1.05	1,969.21
02/28/06	(6)	JPMORGAN CHASE BANK	Interest posting at 0.7000%	1270-000	1.06	2,112.56
03/1/06	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	2,113.62
03/21/06	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	2,256.97
04/28/06	(6)	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	1.45	2,403.05
05/3/06	(6)	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	1.67	2,546.40
05/17/06	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	2,546.40
06/22/06	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	2,691.42

Trans.	2	3	4	5	6	7
Date	Check # / (Ref #) /	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	1.69	2,693.11
07/13/06	Int	JPMORGAN CHASE BANK, N.A.	monthly pymt	1121-000	143.35	2,836.46
07/13/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	1.68	2,838.34
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	1.93	2,840.27
09/01/06	Int	JPMORGAN CHASE BANK, N.A.	monthly pymt	1121-000	143.35	2,983.52
09/20/06	(6)	Selena Widrow/Dale Kotreski	Monthly pymt	1121-000	1.69	3,126.97
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	1.69	3,128.86
10/20/06	Int	JPMORGAN CHASE BANK, N.A.	monthly pymt	1121-000	143.35	3,272.21
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.21	3,274.12
11/17/06	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	3,417.77
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.18	3,419.56
12/29/06	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	3,565.20
01/13/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	1.69	3,563.30
01/26/07	(6)	Dale Kotreski	monthly pymt	1121-000	1.68	3,708.87
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.38	3,711.25
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	1.85	3,854.60
03/30/07	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	4,001.86
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.05	4,290.78
05/13/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	1.69	4,436.45
06/20/07	(6)	Dale Kotreski	monthly pymt	1121-000	143.35	4,438.68
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.23	4,584.60
07/10/07	(6)	Dale Kotreski	monthly pymt of rent	1121-000	143.35	4,582.03
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.57	4,727.95
08/20/07	(6)	Dale Kotreski	9/07 house pymt	1121-000	143.35	4,730.50
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.55	4,754.58
09/14/07	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER	2300-003	5.92	4,724.11
09/14/07	1002	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER	2300-000	8.97	4,715.61
09/24/07	(6)	Dale Kotreski	mo. rent pymt	1121-000	143.35	4,858.96

Separate Bond: N/A

9/09

9/09

Case Name: WILLIAMS, STEVEN A
Bank Name: JPMORGAN CHASE BANK, N.A.
Account #: 997-66 - Money Market Account
Balance Bond: \$1,500,000.00 (per case limit)
Taxpayer ID #: 13-7440400
Period Ending: 07/07/09

Cash Receipts And Disbursements Record

Form 2

Page 2

Exhibit B

Form 2
Cash Receipts And Disbursements Record

Case Number: 04-75421
 Case Name: WILLIAMS, STEVEN A
 WILLIAMS, JACQUELINE R
 Taxpayer ID #: 13-7440400
 Period Ending: 07/07/09

Trustee: JOSEPH D. OLSEN (330400)
 Bank Name: JPMORGAN CHASE BANK, N.A.
 Account: ***-****97-65 - Money Market Account
 Blanket Bond: \$1,500,000.00 (per case limit)
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Money Market Account Balance
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.36		4,861.32
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.85		4,864.17
11/15/07	{6}	Dale Korleski	monthly pymt	1121-000	143.35		5,007.52
11/15/07	{6}	Dale Korleski	monthly pymt	1121-000	143.35		5,150.87
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	2.59		5,153.46
12/11/07	{6}	Dale Korleski	mo. pymt	1121-000	143.35		5,296.81
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	2.67		5,299.48
01/21/08	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2007 FOR CASE #04-75421, Bond #016018067 Voided: check issued on 09/14/07	2300-003		-5.92	5,305.40
01/24/08	{6}	Dale Korleski	mo. pymt.	1121-000	143.35		5,448.75
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	2.43		5,451.18
02/19/08	{6}	Dale Korleski	ACCOUNTS RECEIVABLE	1121-000	143.35		5,594.53
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	1.12		5,595.65
03/20/08	{6}	Dale Korleski	monthly pymt of rents	1121-000	143.35		5,739.00
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.04		5,740.04
04/15/08	{6}	Dale Korleski	mo. rent pymt.	1121-000	143.35		5,883.39
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.81		5,884.20
05/16/08	{6}	Dale Korleski	monthly pymt.	1121-000	143.35		6,027.55
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.74		6,028.29
06/11/08	{6}	Dale Korleski	mo. pymt.	1121-000	143.35		6,171.64
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.77		6,172.41
07/08/08	{6}	Dale Korleski	monthly pymt.	1121-000	143.35		6,315.76
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.79		6,316.55
07/31/08		To Account #*****9766	Pay Bond premium	9999-000		5.59	6,310.96
08/21/08	{6}	Dale Korleski	pymts for Sept., Oct., & Nove.	1121-000	423.64		6,734.60
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.75		6,735.35
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.88		6,736.23
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.73		6,736.96
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.52		6,737.48
12/26/08		To Account #*****9766	Transfer funds to pay Title agency invoice	9999-000		233.00	6,504.48
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.47		6,504.95
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.26		6,505.21
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.24		6,505.45
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.28		6,505.73
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.26		6,505.99

Subtotals : \$1,879.70 \$232.67

Form 2

Cash Receipts And Disbursements Record

Case Number: 04-75421
Case Name: WILLIAMS, STEVEN A
WILLIAMS, JACQUELINE R
Taxpayer ID #: 13-7440400
Period Ending: 07/07/09

Trustee: JOSEPH D. OLSEN (330400)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****97-65 - Money Market Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Money Market Account Balance
05/20/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.16		6,506.15
05/20/09		To Account #*****9766	Under \$10,000 - preparation of F. Rpt	9999-000		6,506.15	0.00

ACCOUNT TOTALS	6,753.71	6,753.71	\$0.00
Less: Bank Transfers	0.00	6,744.74	
Subtotal	6,753.71	8.97	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,753.71	\$8.97	

Form 2

Cash Receipts And Disbursements Record

Case Number: 04-75421
Case Name: WILLIAMS, STEVEN A
WILLIAMS, JACQUELINE R
Taxpayer ID #: 13-7440400
Period Ending: 07/07/09

Trustee: JOSEPH D. OLSEN (330400)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****97-66 - Checking Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 (Ref #) / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
07/31/08		From Account #*****9765	Pay Bond premium	9999-000	5.59		5.59
07/31/08	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 07/31/2008 FOR CASE #04-75421, Bond Number 016018067	2300-000		5.59	0.00
12/26/08		From Account #*****9765	Transfer funds to pay Title agency invoice	9999-000	233.00		233.00
05/20/09		From Account #*****9765	Under \$10,000 - preparation of F. Rpt	9999-000	6,506.15		6,739.15

ACCOUNT TOTALS	6,744.74	5.59	\$6,739.15
Less: Bank Transfers	6,744.74	0.00	
Subtotal	0.00	5.59	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$5.59	

Net Receipts :	6,753.71
Net Estate :	\$6,753.71

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***.****97-65	6,753.71	8.97	0.00
Checking # ***.****97-66	0.00	5.59	6,739.15
	\$6,753.71	\$14.56	\$6,739.15

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: April 7, 2005

Case Number: 04-75421
Debtor Name: WILLIAMS, STEVEN A

Page: 1

Date: July 7, 2009
Time: 03:24:25 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	JOSEPH D. OLSEN 1318 EAST STATE STREET ROCKFORD, IL 61104-2228	Admin Ch. 7		\$1,425.37	\$0.00	1,425.37
200	JOSEPH D. OLSEN 1318 EAST STATE STREET ROCKFORD, IL 61104-2228	Admin Ch. 7		\$517.24	\$0.00	517.24
200	Yalden, Olsen & Willette 1318 East State Street Rockford, IL 61104	Admin Ch. 7		\$712.25	\$0.00	712.25
11P 570	INTERNAL REVENUE SERVICE 230 S. Dearborn Mail Stop 5014 CHI Chicago, IL 60604	Priority		\$2,911.74	\$0.00	2,911.74
8 100	BANK OF AMERICA Bankruptcy Department P.O. Box 26012, NC41050314 Greensboro, NC 27420-6012	Secured	Allowed but make no distribution	\$0.00	\$0.00	0.00
1 610	Premium Marketing Systems 311 S Arlington Heights Rd Ste. #10 Arlington Heights, IL 60005	Unsecured		\$290.00	\$0.00	290.00
200 610	Discover Financial Services P.O. BOX 8003 Hilliard, OH 43026	Unsecured		\$9,796.65	\$0.00	9,796.65
3 610	Discover Financial Services P.O. BOX 8003 Hilliard, OH 43026	Unsecured		\$7,440.07	\$0.00	7,440.07
4 610	Discover Financial Services P.O. BOX 8003 Hilliard, OH 43026	Unsecured		\$3,361.21	\$0.00	3,361.21
5 610	ROCKFORD MERCANTILE AGENCY 2502 S. Alpine Road Rockford, IL 61108	Unsecured		\$820.34	\$0.00	820.34
6 610	MBNA America Bank POB 15168 MS 1423 Wilmington, DE 19850	Unsecured		\$3,375.42	\$0.00	3,375.42
7 610	Household Finance Corporation/Beneficial by eCAST Settlement Corporation as its agent, P.O. Box 35480 Newark, NJ 07193-5480	Unsecured		\$8,145.36	\$0.00	8,145.36
9 620	Bank of America, NA P.O. Box 26012 Greensboro, NC 27420	Unsecured	Tardily filed	\$0.00	\$0.00	0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER **Claims Bar Date: April 7, 2005**

Case Number: 04-75421		Page: 2	Date: July 7, 2009			
Debtor Name: WILLIAMS, STEVEN A			Time: 03:24:25 PM			
Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
10	eCAST Settlement Corporation, assignee of	Unsecured		\$2,418.46	\$0.00	2,418.46
620	Household Bank and Its Assigns P.O. Box 35480 Newark, NJ 07193-5480		Tardily filed.			
11U	INTERNAL REVENUE SERVICE	Unsecured		\$91.65	\$0.00	91.65
620	230 S. Dearborn Mail Stop 5014 CHI Chicago, IL 60604		Tardily filed			
12	eCAST Settlement Corporation assignee of	Unsecured		\$6,085.14	\$0.00	6,085.14
620	Chase Manhattan Bank USA NA POB 35480 Newark, NJ 07193-5480					

<< Totals >>

47,390.90 0.00 47,390.90

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 04-75421
Case Name: WILLIAMS, STEVEN A
Trustee Name: JOSEPH D. OLSEN

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>JOSEPH D. OLSEN</u>	\$ 1,425.37	\$ 517.24
<i>Attorney for trustee</i>	<u>Yalden, Olsen & Willette</u>	\$ 712.25	\$
<i>Appraiser</i>		\$	\$
<i>Auctioneer</i>		\$	\$
<i>Accountant</i>		\$	\$
<i>Special Attorney for trustee</i>		\$	\$
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$	\$
<i>Fees,</i>	<u>United States Trustee</u>	\$	\$
<i>Other</i>		\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

<i>Attorney for debtor</i>	\$	\$
<i>Attorney for</i>	\$	\$
<i>Accountant for</i>	\$	\$
<i>Appraiser for</i>	\$	\$
<i>Other</i>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$2,911.74 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
11P	<u>INTERNAL REVENUE SERVICE</u>	\$ 2,911.74	\$ 2,911.74

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 33,229.05 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.5 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	<u>Premium Marketing Systems</u>	\$ 290.00	\$ 10.23
2	<u>Discover Financial Services</u>	\$ 9,796.65	\$ 345.69
3	<u>Discover Financial Services</u>	\$ 7,440.07	\$ 262.54
4	<u>Discover Financial Services</u>	\$ 3,361.21	\$ 118.61
5	<u>ROCKFORD MERCANTILE AGENCY</u>	\$ 820.34	\$ 28.95
6	<u>MBNA America Bank</u>	\$ 3,375.42	\$ 119.11
7	<u>Household Finance Corporation/Beneficial</u>	\$ 8,145.36	\$ 287.42